



Record 1st

**SPECIFIC POWER OF ATTORNEY
(Note and Lien Transfer)**

MALONE MORTGAGE COMPANY, ("Principal" herein)
(Print or Type Name of Company)

hereby appoints **Marilyn Mancini** as Principal's agent (attorney-in-fact) to act for Principal in any lawful way within respect to any and all actions necessary to transfer notes and liens held by Principal to U.S Mortgage Company ("Lender") when Lender has funded and agreed to purchase same. Said actions include, but are not limited to, the endorsement and delivery of notes and the execution and delivery of assignment (or transfer) of liens to effectuate the delivery and transfer of the legal title of said notes and liens.

THIS POWER OF ATTORNEY IS EFFECTIVE IMMEDIATELY AND WILL CONTINUE UNTIL IT IS REVOKED.

THIS POWER OR ATTORNEY IS NOT AFFECTED BY PRINCIPAL'S SUBSEQUENT DISABILITY OR INCAPACITY.

Principal agrees that any third party who received a copy of this document may act under it. Revocation of this durable power of attorney is not effective as to the agent until the agent receives actual notice of the revocation. Principal agrees to indemnify the agent and any third parties for any claims that arise against the agent and/or third parties because of reliance on this power of attorney.

If the agent named by Principal is no longer employed by Lender, dies, becomes legally disabled, resigns, refuses to act or is not readily available to Lender, Principal names the following (each to act alone and successively, in order named) as successor(s) to that agent:

Larry Manson

Principal acknowledges that agent and/or successor agent(s) may be employed by Lender. Said employment is an accommodation and not a conflict of interest.

Signed this 7 day of August, 2002.

(Signature of Officer)

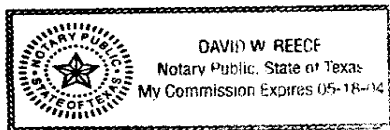
Sharman Baum, Vice President
(Print Name & Title of Office)

State of Texas

County of Dallas

This document was acknowledged before me on August 7, 2002 by
(date)

Sharman Baum, Vice President
(Print name of Officer)



(Seal)

Notary Public – State of Texas
Printed Name of Notary: David Reece

My Commission expires: 5-18-04

Handwritten notes: 8-14, 8-11, 8-14, 8-14